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Who is Eligible?

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Any homeowner who is a frail elder or has a disability, has a household member who has a disability, or rents to an individual with a disability (in a building with fewer than 10 units) may apply for this loan. The residence's owner must apply for the loan. Some [landlords](#) may be eligible for a 3% loan for a tenant with a disability.

In determining who is eligible:

- Income guidelines are based on the total gross household income.
- The unit requiring modifications must be the primary, principal residence of the individual with the disability.
- The modifications to be made to the residence must be necessary to allow the beneficiary to remain in the home and must specifically relate to their ability to function on a daily basis.
- The homeowner cannot have previously obtained an HMLP loan for the same property.
- The modifications cannot have already been made. HMLP does not reimburse for work previously completed.

2010 Income Guidelines

Income guidelines are based on HUD published median income for the Boston MESA and are updated annually.

2010 Income Guidelines		
Household size	up to 100% of Median Income 0% Interest	from 100% up to 200% of Median Income 3% Interest
1	up to \$64,300	up to \$128,600
2	up to \$73,500	up to \$147,000
3	up to \$82,700	up to \$165,400
4	up to \$91,800	up to \$183,600
5	up to \$99,200	up to \$198,400
6	up to \$106,500	up to \$213,000
7	up to \$113,890	up to \$227,800
8	up to \$121,200	up to \$242,400

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This information is provided by the [Massachusetts Rehabilitation Commission](#).